

**TERMS of January 2004 TCD offering**

SETTLE DATE: **January 9, 2004**  
 MATURITY DATE: **July 8, 2004**  
 DAYS: **181/365**  
 RATE: **1.34%**

**Notification Cutoff (1): 1/08/2004 @ 11:00am**

(1) If OST has not been notified by the cutoff time, new CD's cannot be done and existing CDs will automatically roll

(2) All interest amounts will be automatically withdrawn through designated ACH account on 1/09/04

	<u>Maturing TCD</u>	<u>Interest due(2)</u>	<u>New TCD Offered</u>
AMERICAN MARINE BANK		0.00	3,800,000
AMERICANWEST BANK		0.00	3,800,000
ANCHOR BANK	3,800,000	24,005.59	3,800,000
ASIA EUROPE BANK	3,800,000	24,005.59	3,800,000
BAKER-BOYER NATIONAL BANK		0.00	3,800,000
BANK NORTHWEST	2,000,000	12,634.52	2,000,000
BANK OF AMERICA		0.00	6,800,000
BANK OF CLARK COUNTY		0.00	2,000,000
BANK OF FAIRFIELD	2,000,000	12,634.52	2,000,000
BANK OF THE PACIFIC	3,800,000	24,005.59	3,800,000
BANK OF THE WEST		0.00	3,800,000
BANK OF WHITMAN		0.00	3,800,000
BANNER BANK	6,800,000	42,957.37	6,800,000
CASCADE BANK	3,800,000	24,005.59	3,800,000
CASHMERE VALLEY BANK		0.00	3,800,000
CENTRAL VALLEY BANK N A		0.00	2,000,000
CHARTER BANK	3,800,000	24,005.59	3,800,000
CITY BANK	6,800,000	42,957.37	6,800,000
COASTAL COMMUNITY BANK	2,000,000	12,634.52	2,000,000
COLUMBIA RIVER BANK		0.00	2,000,000
COLUMBIA STATE BANK	6,800,000	42,957.37	6,800,000
COLUMBIA TRUST BANK	3,800,000	24,005.59	3,800,000
COMMUNITY BANK		0.00	300,000
COMMUNITY FIRST BANK		0.00	2,000,000
EASTSIDE COMMERCIAL BANK	2,000,000	12,634.52	2,000,000
EVERGREEN BANK	3,800,000	24,005.59	3,800,000
EVERTRUST BANK		0.00	3,800,000
FARMERS & MERCHANTS BANK OF ROCKFORD		0.00	3,800,000
FARMERS STATE BANK		0.00	950,000
FARMINGTON STATE BANK		0.00	950,000
FIFE COMMERCIAL BANK		0.00	2,000,000
FIRST FEDERAL S & L PT ANGELES	3,800,000	24,005.59	3,800,000
FIRST HERITAGE BANK		0.00	3,800,000
FIRST INDEPENDENT BANK		0.00	3,800,000
FIRST MUTUAL BANK	3,800,000	24,005.59	3,800,000
FIRST SAVINGS BANK OF RENTON	3,800,000	24,005.59	3,800,000
FIRSTBANK NORTHWEST	950,000	6,001.40	950,000
FOUNDATION BANK	2,000,000	12,634.52	2,000,000
FRONTIER BANK		0.00	6,800,000
HARBOR COMMUNITY BANK		0.00	2,000,000
HERITAGE SAVINGS BANK		0.00	3,800,000
HOMESTREET BANK	6,800,000	42,957.37	6,800,000
HOMETOWN NATIONAL BANK	950,000	6,001.40	950,000
HORIZON BANK	100,000	631.73	6,800,000
INLAND NORTHWEST BANK	3,800,000	24,005.59	3,800,000
ISLANDERS BANK		0.00	3,800,000
ISSAQUAH BANK	2,000,000	12,634.52	2,000,000
KEYBANK NATIONAL ASSOCIATION		0.00	6,800,000
KITSAP BANK		0.00	3,800,000
LAMONT BANK OF ST JOHN		0.00	2,000,000
MARINERBANK			2,000,000

MID STATE BANK	300,000	1,895.18	950,000
MT. RAINIER NATIONAL BANK		0.00	3,800,000
MOUNTAIN WEST BANK			2,000,000
NCW COMMUNITY BANK	2,000,000	12,634.52	2,000,000
NORTH CASCADE NATIONAL BANK		0.00	3,800,000
NORTH COUNTY BANK	2,000,000	12,634.52	2,000,000
NORTHSTAR BANK	2,000,000	12,634.52	2,000,000
NORTHWEST BUSINESS BANK	3,800,000	24,005.59	3,800,000
OLYMPIA FEDERAL S & L		0.00	3,800,000
PACIFIC INTERNATIONAL BANK	2,000,000	12,634.52	2,000,000
PACIFIC NORTHWEST BANK	6,800,000	42,957.37	6,800,000
PACIFICA BANK		0.00	3,800,000
PEOPLES BANK		0.00	3,800,000
PIERCE COMMERCIAL BANK		0.00	2,000,000
PRIME PACIFIC BANK	2,000,000	12,634.52	2,000,000
RAINIER PACIFIC SAVINGS BANK		0.00	3,800,000
RAYMOND FEDERAL BANK	1,000,000	6,317.26	2,000,000
REDMOND NATIONAL BANK	2,000,000	12,634.52	2,000,000
REGAL FINANCIAL BANK	1,000,000	6,317.26	2,000,000
RIVERVIEW COMMUNITY BANK,FSB		0.00	3,800,000
SECURITY STATE BANK		0.00	3,800,000
SHOREBANK PACIFIC	2,000,000	12,634.52	2,000,000
SHORELINE BANK		0.00	2,000,000
SKAGIT STATE BANK		0.00	3,800,000
SOUND BANKING COMPANY		0.00	2,000,000
SOUTH SOUND BANK	2,000,000	12,634.52	2,000,000
STATE BANK OF CONCRETE	950,000	6,001.40	950,000
STERLING SAVINGS BANK	6,800,000	42,957.37	6,800,000
THE BANK OF WASHINGTON	2,000,000	12,634.52	2,000,000
THE COMMERCE BANK OF WASHINGTON	3,800,000	24,005.59	3,800,000
THE COWLITZ BANK		0.00	3,800,000
THE STATE NATIONAL BANK OF GARFIELD		0.00	2,000,000
TIMBERLAND BANK		0.00	3,800,000
TWIN CITY BANK	2,000,000	12,634.52	2,000,000
TWIN RIVER NATIONAL BANK		0.00	950,000
U.S. BANK NATIONAL ASSOCIATION		0.00	6,800,000
UMPQUA BANK	2,000,000	12,634.52	2,000,000
UNION BANK OF CALIFORNIA		0.00	3,800,000
VALLEY BANK	-	0.00	3,800,000
VENTURE BANK		0.00	3,800,000
VIKING COMMUNITY BANK	3,800,000	24,005.59	3,800,000
WASHINGTON FEDERAL SAVINGS		0.00	6,800,000
WASHINGTON FIRST INTERNATIONAL BANK	2,000,000	12,634.52	3,800,000
WASHINGTON MUTUAL BANK		0.00	6,800,000
WASHINGTON STATE BANK	2,000,000	12,634.52	2,000,000
WASHINGTON TRUST BANK	6,800,000	42,957.37	6,800,000
WELLS FARGO BANK		0.00	6,800,000
WELLS FARGO BANK NORTHWEST		0.00	3,800,000
WEST COAST BANK	3,800,000	24,005.59	3,800,000
WESTSIDE COMMUNITY BANK	2,000,000	12,634.52	2,000,000
WESTSOUND BANK	2,000,000	12,634.52	2,000,000
WHEATLAND BANK		0.00	3,800,000
WHIDBEY ISLAND BANK	3,800,000	24,005.59	3,800,000
YAKIMA FEDERAL S & L		0.00	6,800,000
YAKIMA NATIONAL		0.00	2,000,000



